

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL A RUNK
LORI K RUNK
Debtor(s)

Case No. 07-12013

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/06/2007.
- 2) The plan was confirmed on 09/07/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/09/2010.
- 5) The case was converted on 01/12/2011.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,168.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,470.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$8,470.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,305.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$450.83
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,755.83**

Attorney fees paid and disclosed by debtor: \$195.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	1,288.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	900.00	1,228.88	1,228.88	194.84	0.00
CAPITAL ONE BANK	Unsecured	1,710.00	1,747.84	1,747.84	277.30	0.00
CAPITAL ONE BANK	Unsecured	703.00	NA	NA	0.00	0.00
DEBT CREDIT SERVICES	Unsecured	96.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SVC	Unsecured	1,093.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SVC	Unsecured	448.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	617.00	661.84	661.84	104.93	0.00
GREATER SUBURBAN ACCEPTANCE	Unsecured	13,309.00	7,040.04	7,040.04	1,116.90	0.00
IC SYSTEM	Unsecured	1,001.00	1,057.63	1,057.63	167.69	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	5,108.00	5,108.00	5,108.00	810.40	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	493.96	493.96	78.23	0.00
MEDICAL COLLECTORS	Unsecured	175.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	3,515.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	109.00	NA	NA	0.00	0.00
NATIONWIDE ACCEPTANCE	Secured	946.00	827.90	827.90	827.90	0.00
NCO FINANCIAL	Unsecured	78.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	57.00	NA	NA	0.00	0.00
SHERMAN ACQUISITION	Unsecured	4.00	NA	NA	0.00	0.00
SHORT TERM LOAN	Unsecured	900.00	462.00	462.00	73.21	0.00
SHORT TERM LOAN	Unsecured	NA	577.50	577.50	91.51	0.00
THE BUREAUS INC	Unsecured	410.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCEPT	Unsecured	14,617.00	6,122.05	6,122.05	971.26	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$827.90	\$827.90	\$0.00
TOTAL SECURED:	\$827.90	\$827.90	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,499.74	\$3,886.27	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,755.83</u>	
Disbursements to Creditors	<u>\$4,714.17</u>	
TOTAL DISBURSEMENTS :		<u>\$8,470.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/26/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.